

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

Applicants:	Christina Chow, et al.	Docket No.:	54799.0400
Patent No.:	7,480,633	Issued:	Jan. 20, 2009
Serial No.:	10/032,588	Examiner:	Stefanos Karmis
Filed:	Dec. 20, 2001	Group Art Unit:	3693
Title:	REAL-TIME BROKERAGE ACCOUNT SYSTEM AND METHOD	Confirmation No.:	8373

**REQUEST FOR CERTIFICATE OF CORRECTION**  
**UNDER 37 C.F.R. § 1.322**

Attn: Certificate of Correction Branch  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. §1.322, Patentee hereby requests a Certificate of Correction be issued to correct an error noticed in the issued patent.

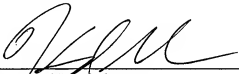
Applicants assert that there is an error on the front page of the patent, specifically inventor Can Demirkaya is missing. This error was made by the Office. On April 23, 2002, the U.S. Patent and Trademark Office received the Response to Notice to File Missing Parts which included two declarations. The first was the declaration of Christina Chow, Paul Stoxen, Marcus Sheire and Timothy G. Austin. The second was the declaration of Can Demirkaya. A copy of our Response to Notice to File Missing Parts is attached.

If the Commissioner for Patents somehow determines it was not an Office error, the Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.

If there are any questions or unresolved issues, the undersigned would welcome a telephone call to the number shown below.

Respectfully submitted,

Dated: February 19, 2009

By:   
Howard I. Sobelman  
Reg. No. 39,038

**SNELL & WILMER L.L.P.**  
400 E. Van Buren  
One Arizona Center  
Phoenix, Arizona 85004  
Phone: 602-382-6228  
Fax: 602-382-6070  
Email: [hsobelman@swlaw.com](mailto:hsobelman@swlaw.com)

# Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

Thomas J. Finn (602) 382-6208  
Patents, Trademarks & Copyrights  
tfinn@swlaw.com

April 16, 2002

## VIA FIRST CLASS MAIL

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

**Re: US Nonprovisional Patent Application, Chow, et al.**  
**Title: REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD**  
**Filing Date: December 20, 2001**  
**Serial No.: 10/032,588**  
**Confirmation No.: 8373**  
**Our File No.: 40655.3800**

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Dear Sir or Madam:

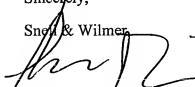
Enclosed are the following documents:

1. Response to Notice to File Missing Parts;
2. Fee Transmittal for FY 2002;
3. Check no. 288644 in the amount of \$210.00;
4. Return Receipt Postcard (postage prepaid);
5. Recordation Form Cover Sheets and Assignments (2);
6. Declarations for Patent Application (2); and
7. Power of Attorney By Assignee and Certificate Under 37 CFR 3.73(b).

Please process the above documents. Thank you.

Sincerely,

Snell & Wilmer



Thomas J. Finn

TJF:bf  
Enclosures

cc: Ms. Patrice Jacobson (AMEX)

**CERTIFICATE OF MAILING**

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: April 16, 2002

  
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

PATENT

Applicant(s): Christina Chow, et al. Atty. Docket No.: 40655.3800  
Serial No.: 10/032,588 Confirmation No.: 8373 Group Art Unit: 2164  
Filed: December 20, 2001 Examiner: TBA  
TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD**

**RESPONSE TO NOTICE TO FILE MISSING PARTS  
OF NONPROVISIONAL APPLICATION  
FILING DATE GRANTED**

Assistant Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

Dear Sir:

This responds to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted mailed on February 22, 2002.

Enclosed herewith for filing are the following:

- A copy of the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted. **(REQUIRED)**;
- Recordation Form Cover Sheets and Assignments (2); \$80.00
- Declarations (2);
- Surcharge for late filed Declarations; and \$130.00
- Power of Attorney By Assignee and Certificate Under 37 CFR 3.73(b).

Total completion of application fees \$210.00

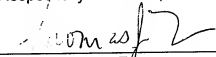
Total fees due \$210.00

The fee of \$130.00 is to be paid as follows:

- X A check in the amount of the fee is enclosed.
- X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.  
A duplicate copy of this sheet is enclosed.
- X If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**.  
**A duplicate copy of this sheet is enclosed.**

Respectfully submitted,

Dated: April 16, 2002

  
\_\_\_\_\_  
Thomas J. Finn, Esq.  
Reg. No. 48,066

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6228 - Telephone  
(602) 382-6070 - Fax

**CERTIFICATE OF MAILING**

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: April 16, 2002

  
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

PATENT

Applicant(s): Christina Chow, et al. Atty. Docket No.: 40655.3800  
Serial No.: 10/032,588 Confirmation No.: 8373 Group Art Unit: 2164  
Filed: December 20, 2001 Examiner: TBA  
TITLE: REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD

**RESPONSE TO NOTICE TO FILE MISSING PARTS  
OF NONPROVISIONAL APPLICATION  
FILING DATE GRANTED**

Assistant Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

Dear Sir:

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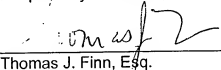
Total fees due \$210.00

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- X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.  
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**A duplicate copy of this sheet is enclosed.**

Respectfully submitted,

Dated: April 16, 2002

  
\_\_\_\_\_  
Thomas J. Finn, Esq.  
Reg. No. 48,066

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6228 - Telephone  
(602) 382-6070 - Fax



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/032,588	12/20/2001	Christina Chow	40655.3800

CONFIRMATION NO. 8373

## FORMALITIES LETTER



\*OC000000007519297\*

Thomas J. Finn  
Snell & Wilmer L.L.P.  
400 East Van Buren  
One Arizona Center  
Phoenix, AZ 85004-2202

Date Mailed: 02/22/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(f) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



# FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT \$210.00

## Complete if Known

Application Number	10,032,588
Filing Date	December 20, 2001
First Named Inventor	Christina Chow
Examiner Name	TBA
Group Art Unit	2164
Attorney Docket No.	40655.3800

## METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit card ☐ Money Order ☐ Other ☐ None

☐ Deposit Account:

Deposit Account Number 19-2814

Deposit Account Name Snell & Wilmer L.L.P.

The Commissioner is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Credit any overpayments

☐ Charge any additional fee(s) during the pendency of this application

☐ Charge fee(s) indicated below, except for the filing fee to the above identified deposit account.

## FEE CALCULATION

### 1. BASIC FILING FEE

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
101	201	740	370	Utility filing fee	
106	206	330	165	Design filing fee	
107	207	510	255	Plant filing fee	
108	208	740	370	Reissue filing fee	
114	214	160	80	Provisional filing fee	
SUBTOTAL (1)					

### 2. EXTRA CLAIM FEES FOR UTILITY AND

Extra Claims	Fee from below	Fee Paid
Total Claims -20** = 0 X = 0.00		
Independent Claims -3** = 0 X = 0.00		
Multiple Dependent		

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
103	203	9	9	Claims in excess of 20	
102	202	84	42	Independent claims in excess of 3	
104	204	280	140	Multiple dependent claim, if not paid	
109	84	209	42	** Reissue independent claims over original patent	
110	18	210	9	** Reissue claims in excess of 20 and over original patent	
SUBTOTAL (2)					\$0.00

\*\*or number previously paid, if greater; For Reissues, see above

## FEE CALCULATION (continued)

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non - English specification	
147	2,520	147	2,520	For filing a request for ex parte reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	
118	1,440	218	720	Extension for reply within fourth month	
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,280	241	640	Petition to revive - unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Processing fee under 37 CFR § 1.17(g)	
126	180	126	180	Submission of Information Disclosure Statement	
581	40	581	40	Recording each patent assignment per property (times number of properties)	80.00
146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))	
179	740	279	370	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	
Other fee (specify) Surcharge for late filed Declaration					130.00
SUBTOTAL (3)					\$210.00

\*Reduced by Basic Filing Fee Paid

## SUBMITTED BY

Name (Print/Type)	Thomas J. Finn	Registration No. (Attorney/Agent)	48,066	Telephone	602/382-6208
Signature		Date	April 16, 2002		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**Snell & Wilmer**  
L.L.P.  
ONE ARIZONA CENTER  
PHOENIX, ARIZONA 85004-0001

HOME OFFICE  
**BANK ONE**  
PHOENIX, ARIZONA

CHECK 288644 1221

DATE

AMOUNT

\* \* Two Hundred Ten Dollars and No Cents \* \* 16 April 2002

\$210.00

**NOT TO EXCEED \$250.00**

**Commissioner for Patents and Trademarks**

**Snell & Wilmer**  
L.L.P.

VOID IF NOT PROCESSED IN 90 DAYS

BY *Susan M. Miller*

⑈ 288644 ⑈ ⑆ 122100024 ⑆

1230 ⑈ 3711 ⑈

DESCRIPTION	ACCOUNT NO.	AMOUNT
<b>Response to Notice to File Missing Parts RE: Real-Time Brokerage Account Application System and Method</b>	<b>40655.3800</b>	<b>\$210.00</b>
<b>TJF/bf</b>		

PLEASE DETACH THIS STATEMENT  
BEFORE DEPOSITING CHECK

**Snell & Wilmer**  
L.L.P.  
ONE ARIZONA CENTER  
PHOENIX, ARIZONA 85004-0001  
(602) 382-6000

THIS CHECK IS TENDERED IN  
PAYMENT OF ITEMS LISTED

THE U.S. PATENT AND TRADEMARK OFFICE OFFICIAL MAIL  
ROOM STAMP AFFIXED HERETO ACKNOWLEDGES RECEIPT  
OF THE ITEMS CHECKED BELOW

Serial No.: 10/032,888; Confirmation No.: 8373  
Filing Date: December 20, 2001  
Applicant: Chow, et al.  
MARK/TITLE: REAL-TIME BROKERAGE ACCOUNT  
APPLICATION SYSTEM AND METHOD

☒ Response to Notice to File Missing Parts  
☒ Transmittal Form FY 2002  
☒ Return Receipt Postcard (postage prepaid)  
☒ Check \$210.00 No. 288644  
☒ Assignment, Cover Sheet and Fee (2)  
☒ Declaration (2)  
☒ Power of Attorney By Agent (2) and Certificate  
Under 37 CFR 3.73(b)  
☒ Marked items filed on April 23, 2002 via:  
☐ Express Mail No. 10244  
☒ U.S. First Class Mail

S&W Docket No.: 40655.3800 Atty.: FINN

RECORDATION FORM COVER SHEET  
PATENTS ONLY

TO: The Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy(ies).

Submission Type

☒ New

☐ Resubmission (Non-Recordation)  
Document ID#

☐ Correction of PTO Error  
Reel #  Frame #

☐ Corrective Document  
Reel #  Frame #

Conveyance Type

☒ Assignment ☐ Security Agreement

☐ License ☐ Change of Name

☐ Merger ☐ Other

U.S. Government  
(For Use ONLY by U.S. Government Agencies)

☐ Departmental File ☐ Secret File

Conveying Party(ies)

☐ Mark if additional names of conveying parties attached

Name	Execution Date Month Day Year
Name (line 1) CHOW, Christina	1/15/2002
Name (line 2)	

Second Party

Name	Execution Date Month Day Year
Name (line 1) STOXEN, Paul	1/15/2002
Name (line 2)	

Receiving Party

☐ Mark if additional names of receiving parties attached

Name (line 1) AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.	<input type="checkbox"/> If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)	
Name (line 2)		
Address (line 1) General Counsel's Office		
Address (line 2) American Express Tower, World Financial Center		
Address (line 3) New York	New York	102585-4900
City	State/Country	Zip Code

Domestic Representative Name and Address

Enter for the first Receiving Party only.

Name
Address (line 1)
Address (line 2)
Address (line 3)
Address (line 4)

FOR OFFICE USE ONLY

Correspondent Name and Address

Area Code and Telephone Number

602/382-6208

Name Thomas J. Finn, Esq., Reg. No. 48,066

Address (line 1) Snell & Wilmer L.L.P.

Address (line 2) One Arizona Center

Address (line 3) 400 East Van Buren

Address (line 4) Phoenix, Arizona 85004-2202

Pages

Enter the total number of pages of the attached conveyance document  
including any attachments.

# 2

Application Number(s) or Patent Number(s)

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

10/032,588

If this document is being filed together with a new Patent Application, enter the date the patent application was

Month Day Year

December 20, 2001

Patent Cooperation Treaty (PCT)

Enter PCT application number  
only if a U.S. Application Number  
has not been assigned.

PCT

PCT

Number of Properties

Enter the total number of properties involved.

# 1

Fee Amount

Fee Amount for Properties Listed (37 CFR 3.41): \$ 40.00

Method of Payment:

Enclosed ☒

Deposit Account ☐

Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the

Deposit Account Number:

# 19-2814

Authorization to charge additional fees:

Yes

☒

No

☐

Statement and Signature

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. Charges to deposit account are authorized, as indicated herein.

Thomas J. Finn, Reg. No. 48,066

Name of Person Signing

Signature

April 16, 2002

Date

RECORDATION FORM COVER SHEET  
CONTINUATION  
PATENTS ONLY

U.S. Department of Commerce  
Patent and Trademark Office  
PATENT

Conveying Party(ies)

☐ Mark if additional names of conveying parties attached

Enter additional Conveying Parties

Name (line 1) SHEIRE, Marcus

Execution Date  
Month Day Year  
12/29/2001

Name (line 2)

Name (line 1) AUSTIN, Timothy G.

Execution Date  
Month Day Year  
12/18/2001

Name (line 2)

Name (line 1)

Execution Date  
Month Day Year

Name (line 2)

Receiving Party

☐ Mark if additional names of receiving parties attached

Name (line 1)

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Name (line 2)

Address (line 1)

Address (line 2)

Address (line 3)

City

State/Country

Zip Code

Name (line 1)

Name (line 2)

Address (line 1)

Address (line 2)

Address (line 3)

City

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Application Number(s) or Patent Number(s)

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)


## ASSIGNMENT

## UTILITY PATENT

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**, a subsidiary of **AMERICAN EXPRESS COMPANY** (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

**NOW, THEREFORE**, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of ASSIGNEE (**AMERICAN EXPRESS COMPANY** or one of its subsidiary companies) and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

**AND HEREBY AGREES** to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title

in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Christina Chow</u>	<u>1238 East Presidio</u> <u>Phoenix, AZ 85022</u>	<u>Christina Chow</u>	<u>1/15/2002</u>
<u>Paul Stoxen</u>	<u>1327 E. Monte Cristo Ave</u> <u>Phoenix, AZ 85022</u>	<u>Paul Stoxen</u>	<u>1/15/2002</u>
<u>Marcus Sheire</u>	<u>1540 Osceola Ave</u> <u>St. Paul, Minnesota 555105</u>	<u>Marcus Sheire</u>	<u>12/27/01</u>
<u>Timothy G. Austin</u>	<u>8242 Xene Lane</u> <u>Maple Grove, Minnesota</u> <u>555105</u>	_____	_____

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070



in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Christina Chow</u>	<u>1238 East Presidio</u> <u>Phoenix, AZ 85022</u>	_____	_____
<u>Paul Stoxen</u>	<u>1327 E. Monte Cristo Ave</u> <u>Phoenix, AZ 85022</u>	_____	_____
<u>Marcus Sheire</u>	<u>1540 Osceola Ave</u> <u>St. Paul, Minnesota 555105</u>	<u>M. Sheire</u>	<u>1-2-02</u>
<u>Timothy G. Austin</u>	<u>8242 Xene Lane</u> <u>Maple Grove, Minnesota</u> <u>555105</u>	<u>Tim Austin</u>	<u>12-18-01</u>

SNELL & WILMER L.L.P.  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

RECORDATION FORM COVER SHEET  
PATENTS ONLY

TO: The Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy(ies).

Submission Type

☒ New

☐ Resubmission (Non-Recordation)  
Document ID#

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Conveyance Type

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☐ License ☐ Change of Name

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Conveying Party(ies)

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Name	Execution Date		
	Month	Day	Year
Name (line 1) DEMIRKAYA, Can	12	18	2001
Name (line 2)			

Second Party

Name (line 1)	Execution Date		
	Month	Day	Year
Name (line 1)			
Name (line 2)			

Receiving Party

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Name (line 1)	AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.	<input type="checkbox"/> If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)
Name (line 2)		
Address (line 1)	General Counsel's Office	
Address (line 2)	American Express Tower, World Financial Center	
Address (line 3)	New York	
	New York	102585-4900
	City	State/Country
		Zip Code

Domestic Representative Name and Address

Enter for the first Receiving Party only.

Name	
Address (line 1)	
Address (line 2)	
Address (line 3)	
Address (line 4)	

FOR OFFICE USE ONLY

**Correspondent Name and Address**

Area Code and Telephone Number

602/382-6208

Name Thomas J. Finn, Esq., Reg. No. 48,066

Address (line 1) Snell & Wilmer L.L.P.

Address (line 2) One Arizona Center

Address (line 3) 400 East Van Buren

Address (line 4) Phoenix, Arizona 85004-2202

**Pages**

Enter the total number of pages of the attached conveyance document including any attachments.

# 2

**Application Number(s) or Patent Number(s)**

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

10/032,588

If this document is being filed together with a new Patent Application, enter the date the patent application was

Month Day Year  
December 20, 2001

**Patent Cooperation Treaty (PCT)**

Enter PCT application number only if a U.S. Application Number has not been assigned.

PCT PCT PCT  
PCT PCT PCT

**Number of Properties**

Enter the total number of properties involved.

# 1

**Fee Amount**

Fee Amount for Properties Listed (37 CFR 3.41): \$ 40.00

Method of Payment:

Enclosed ☒ Deposit Account ☐

Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the

Deposit Account Number:

# 19-2814

Authorization to charge additional fees:

Yes ☒ No ☐

**Statement and Signature**

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. Charges to deposit account are authorized, as indicated herein.

Thomas J. Finn, Reg. No. 48,066

Name of Person Signing

Signature

April 16, 2002

Date

## ASSIGNMENT

## UTILITY PATENT

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**, a subsidiary of **AMERICAN EXPRESS COMPANY** (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

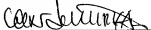
**NOW, THEREFORE**, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of ASSIGNEE (**AMERICAN EXPRESS COMPANY** or one of its subsidiary companies) and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

**AND HEREBY AGREES** to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title

in and to the invention and any improvements and to file any of the aforementioned applications.

**EXECUTED** as of the date(s) written below by ASSIGNOR:

<b>INVENTOR'S NAME</b>	<b>ADDRESS</b>	<b>SIGNATURE</b>	<b>DATE</b>
<u>Can Demirkaya</u>	<u>21522 North 82nd Lane</u> <u>Peoria, Arizona 85382</u>	<u></u>	<u>12/18/2001</u>

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

Applicant(s):	Christina Chow, et al.	Atty. Docket No.:	40655.3800
Serial No.:	10/032,588	Confirmation No.:	8373
		Group Art Unit:	2164
Filed:	December 20, 2001	Examiner:	TBA
TITLE:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD		

## Page 1 of 3

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

<u>60/268,658</u>	<u>February 14, 2001</u>
Application Number	Filing Date

<u>60/268,538</u>	<u>February 13, 2001</u>
Application Number	Filing Date

_____	_____
Application Number	Filing Date

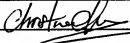
_____	_____
Application Number	Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information material to patentability as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

_____	_____	_____
Application Serial No.	Filing Date	Status — Patent, Pending, Abandoned

_____	_____	_____
Application Serial No.	Filing date	Status — Patent, Pending, Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor	<u>Christina Chow</u>	
First inventor's signature	<u></u>	Date <u>12/11/2001</u>
Residence	<u>1238 East Presidio</u>	
City/State	<u>Phoenix, Arizona</u>	Zip Code <u>85022</u>
Citizenship	<u>USA</u>	
Post Office Address	<u>Same as above</u>	

Full name of first inventor Paul Stoxen  
First inventor's signature Paul Stox Date 12/11/01  
Residence 1327 East Monte Cristo Avenue  
City/State Phoenix, Arizona Zip Code 85022  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Marcus Sheire  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 1540 Osceola Avenue  
City/State St. Paul, Minnesota Zip Code 55105  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Timothy G. Austin  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 8242 Xene Lane  
City/State Maple Grove, Minnesota Zip Code 55311  
Citizenship USA  
Post Office Address Same as above



Full name of first inventor Paul Stoxen  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 1327 East Monte Cristo Avenue  
City/State Phoenix, Arizona Zip Code 85022  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Marcus Sheire  
First inventor's signature *M. Sheire* Date 1/2/02  
Residence 1540 Osceola Avenue  
City/State St. Paul, Minnesota Zip Code 55105  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Timothy G. Austin  
First inventor's signature *Tim Austin* Date 12-18-01  
Residence 8242 Xene Lane  
City/State Maple Grove, Minnesota Zip Code 55311  
Citizenship USA  
Post Office Address Same as above

IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

Applicant(s): Christina Chow, et al. Atty. Docket No.: 40655.3800  
Serial No.: 10/032,588 Confirmation No.: 8373 Group Art Unit: 2164  
Filed: December 20, 2001 Examiner: TBA  
TITLE: REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** the specification of which:

☐ is attached hereto.  
☒ was filed on December 20, 2001, as Application Serial No. 10/032,588 and  
was amended on \_\_\_\_\_ if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

Priority Not Claimed

Number	Country	Filing Date
Number	Country	Filing Date

☐

☐

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/268,658  
Application Number

February 14, 2001  
Filing Date

60/268,538  
Application Number

February 13, 2001  
Filing Date

\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information material to patentability as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

\_\_\_\_\_  
Application Serial No.

\_\_\_\_\_  
Filing Date

\_\_\_\_\_  
Status — Patent, Pending,  
Abandoned

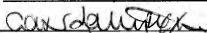
\_\_\_\_\_  
Application Serial No.

\_\_\_\_\_  
Filing date

\_\_\_\_\_  
Status — Patent, Pending,  
Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor Can Demirkaya

First inventor's signature  Date 3/6/2002

Residence 21522 North 82nd Lane

City/State Peoria, Arizona Zip Code 85382

Citizenship Turkey

Post Office Address Same as above

Applicant(s): **Christina Chow, et al.**

Atty. Docket No.: **40655.3800**

Serial No.: **10/032,588** Confirmation No.: **8373**

Group Art Unit: **2164**

Filed: **December 20, 2001**

Examiner: **TBA**

TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD**

**POWER OF ATTORNEY BY ASSIGNEE  
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. ("Assignee"), a corporation having a place of business at American Express Tower, World Financial Center, New York, New York 10285-4900 certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

**SNELL & WILMER L.L.P.**

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
Tel. (602) 382-6000  
Fax (602) 382-6070;

Thomas J. Finn (Reg. No. 48,066); and the other registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By: \_\_\_\_\_

Title: Stephen P. Norman, Secretary

Date: \_\_\_\_\_

40655.3800

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